

Table I.A.2.b(2005) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.6%	67.2%	50.6%	35.9%	19.9%	8.1%	59.7%	14.2%
Industry group **								
Agric., fish., forest.	65.6%	75.3%	55.5%	58.6%	49.4% *	1.1% *	69.6%	37.5%
Mining and manufacturing	37.3%	57.6%	45.4%	31.7%	24.8%	10.7%	49.5%	18.3%
Construction	58.8%	68.8%	50.1%	41.6%	45.1%	17.2% *	61.5%	36.4%
Utilities and transp.	28.0%	50.4%	34.6%	31.2%	18.3% *	12.9%	42.1%	15.8%
Wholesale trade	44.1%	72.6%	46.4%	35.7%	13.2%	7.2%	61.4%	14.1%
Fin. svcs. and real estate	32.1%	68.2%	55.5%	36.2%	18.8%	7.7%	63.2%	11.7%
Retail trade	26.5%	66.7%	43.5%	29.6%	11.2%	4.6%	55.4%	7.4%
Professional services	49.3%	67.7%	57.5%	39.7%	24.8%	15.0%	63.1%	21.5%
Other services	40.3%	65.7%	51.3%	34.0%	19.1%	6.5%	57.8%	13.5%
Ownership								
For profit, incorporated	37.4%	66.8%	48.3%	33.3%	17.3%	7.5%	57.6%	12.4%
For profit, unincorporated	48.9%	65.8%	49.2%	38.8%	20.6%	9.3%	62.2%	14.4%
Nonprofit	51.9%	74.8%	69.4%	47.2%	28.5%	18.0%	69.7%	28.3%
Age of firm								
Less than 5 years	54.4%	63.5%	39.1%	29.1%	22.0% *	9.8% *	57.5%	21.4%
5-9 years	53.4%	63.5%	48.0%	32.5%	23.6%	6.2% *	58.2%	19.9%
10-19 years	53.3%	68.1%	49.0%	36.4%	16.2%	4.7% *	60.7%	18.8%
20 or more years	40.5%	69.0%	53.3%	36.7%	21.1%	8.7%	60.1%	16.4%
Unknown	8.7%	13.2% *	19.8% *	31.0% *	15.3%	7.7%	30.6% *	8.5%
Multi/single status								
2 or more locations	15.6%	62.2%	48.4%	32.0%	19.0%	8.0%	43.9%	12.5%
1 location only	58.9%	67.3%	50.8%	38.6%	26.5%	23.6% *	60.9%	31.0%
Percent full-time employees								
Less than 25%	38.5%	66.6%	58.4%	38.9%	17.0%	4.0% *	61.3%	11.1%
25-49 %	37.8%	73.2%	52.2%	37.7%	21.1%	4.6% *	61.1%	12.9%
50-74 %	41.3%	69.1%	51.0%	30.8%	19.3%	4.7%	61.4%	10.8%
75% or more	40.9%	66.4%	50.0%	36.2%	20.2%	9.4%	59.1%	15.1%
Union presence								
No union employees	42.8%	67.3%	49.8%	34.7%	18.5%	5.3%	59.6%	13.4%
Has union employees	33.8%	64.4%	61.8%	52.9%	35.1%	17.4%	62.6%	21.7%
Unknown	15.8%	68.5%	53.5%	31.3% *	25.5%	7.9%	57.6%	9.6%
Percent low wage employees								
50% or more low wage	32.4%	73.1%	47.0%	33.6%	14.6%	4.4%	60.2%	9.8%
Less than 50% low wage	43.0%	66.1%	51.4%	36.6%	22.4%	9.7%	59.6%	16.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2005) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	1.13%	1.76%	1.24%	1.68%	0.51%	0.95%	0.63%
Industry group **								
Agric., fish., forest.	6.17%	6.60%	9.01%	12.10%	14.96% *	4.67% *	6.13%	10.98%
Mining and manufacturing	1.04%	2.61%	2.92%	4.21%	2.53%	0.84%	1.54%	1.56%
Construction	1.88%	3.15%	4.70%	3.99%	7.39%	5.60% *	2.18%	4.25%
Utilities and transp.	3.04%	5.41%	7.32%	5.77%	6.77% *	3.08%	4.84%	2.91%
Wholesale trade	1.30%	2.58%	4.26%	3.43%	3.02%	2.15%	1.85%	1.91%
Fin. svcs. and real estate	1.16%	3.21%	5.31%	4.63%	2.42%	1.06%	2.51%	0.87%
Retail trade	0.78%	1.80%	3.00%	4.66%	2.15%	0.78%	1.34%	0.88%
Professional services	0.82%	0.93%	3.64%	1.80%	2.91%	1.66%	1.19%	1.49%
Other services	1.43%	2.93%	3.77%	2.76%	3.69%	1.26%	2.29%	1.00%
Ownership								
For profit, incorporated	0.71%	1.54%	1.94%	1.70%	1.51%	0.61%	1.24%	0.50%
For profit, unincorporated	1.77%	1.77%	4.17%	4.82%	3.08%	1.45%	1.55%	1.51%
Nonprofit	2.15%	2.77%	4.77%	4.81%	2.63%	2.30%	1.68%	2.13%
Age of firm								
Less than 5 years	2.86%	3.00%	7.82%	7.51%	9.50% *	3.55% *	2.69%	4.12%
5-9 years	1.39%	2.27%	3.68%	3.45%	4.25%	3.66% *	1.69%	2.51%
10-19 years	1.06%	1.30%	3.22%	3.21%	3.73%	1.49% *	0.99%	2.86%
20 or more years	0.91%	2.06%	2.21%	2.10%	1.71%	1.04%	1.26%	0.80%
Unknown	0.54%	10.06% *	14.47% *	9.79% *	3.02%	0.44%	14.45% *	0.58%
Multi/single status								
2 or more locations	0.52%	7.40%	5.27%	2.03%	1.87%	0.49%	2.34%	0.55%
1 location only	0.94%	1.14%	1.56%	1.79%	2.00%	8.08% *	0.94%	2.15%
Percent full-time employees								
Less than 25%	2.70%	5.07%	10.51%	4.92%	4.71%	2.48% *	3.96%	2.15%
25-49 %	1.98%	3.14%	3.66%	5.04%	5.06%	1.42% *	1.99%	2.35%
50-74 %	1.02%	2.02%	3.02%	3.68%	2.96%	0.87%	1.64%	1.37%
75% or more	0.70%	1.15%	1.87%	1.44%	1.41%	0.58%	1.01%	0.71%
Union presence								
No union employees	0.76%	1.09%	1.53%	1.23%	1.83%	0.50%	0.89%	0.68%
Has union employees	1.25%	4.48%	7.18%	4.85%	3.16%	2.02%	3.51%	1.85%
Unknown	2.05%	8.13%	14.73%	12.11% *	4.50%	1.45%	9.37%	1.47%
Percent low wage employees								
50% or more low wage	0.83%	2.46%	3.08%	3.19%	1.69%	0.62%	1.31%	0.85%
Less than 50% low wage	0.76%	1.34%	1.76%	1.24%	1.75%	0.65%	1.09%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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